

News story: Free bus passes for older and disabled people protected for the future

Disabled and older people in England will continue to benefit from free off-peak bus travel for the foreseeable future, keeping them connected with their local towns and cities.

Bus passengers aged over 65 or with a disability have been entitled to travel free of charge on any off-peak local service in England since 2007, thanks to the English National Concessionary Travel Scheme.

The government has now amended legislation to protect the scheme in its current format, so that it can continue for years to come.

Buses Minister Nusrat Ghani said:

Being able to get out and about is hugely important for older and disabled people to keep their independence and play a role in their local community.

Buses help connect people, homes and businesses and nearly 10 million people in this country are already benefitting from free off-peak bus travel.

The legislation underpinning our important bus pass scheme is now set for the future, meaning this group will be able to access their local services and amenities.

The legislation behind the English National Concessionary Travel Scheme has been amended so that it no longer needs to be reviewed every 5 years. New regulations will ensure millions of older and disabled people up and down the country can continue to make use of buses to go about their daily lives.

In addition to the bus pass scheme, the government provides £250 million every year for bus services in England, £40 million of which helps to fund routes that may not be commercially viable but which are considered socially necessary – ensuring people are connected with their local services and communities.

Francesca Di Giorgio, Inclusion Policy Manager at RNIB (Royal National Institute of Blind People) said:

Blind and partially sighted people rely on bus services to get to work, visit friends and family, and be part of the community. Buses are a vital lifeline bringing independence to many people with

sight loss.

We are really pleased that the concessionary bus pass scheme will continue to run, guaranteeing free off-peak bus travel for people registered blind and partially sighted.

Dave Bracher, Campaigns Manager, Spinal Injuries Association said:

Buses provide a lifeline to many of our members, enabling them to be active in their local communities, commute to work, visit family and friends and undertake a host of other activities.

We know that having a spinal cord injury, like any disability, attracts significant additional costs – and this initiative helps people financially and to lead active, engaged and fulfilled lives.

Press release: Estate agent cartel directors disqualified

This follows an investigation that resulted in 5 Somerset estate agents being fined more than £370,000 last year for secretly agreeing between themselves the fees they charged.

Mr David Baker and Mr Julian Frost were, at the time, both directors of Abbott and Frost Estate Agents Ltd. in Burnham-on-Sea. This was one of a group of estate agents who agreed to fix their minimum commission rates at 1.5%, so denying local home owners the chance of getting a better deal when selling their property.

During the investigation, the Competition and Markets Authority (CMA) identified that a number of directors were actively involved in the cartel or were aware of it and failed to take any steps to stop it.

The CMA secured legally binding undertakings from two of these directors – Mr Baker and Mr Frost – which have the effect of disqualifying them as directors and preventing them from being involved in the management of any UK company.

Mr Baker has been disqualified for 3.5 years, and Mr Frost has been disqualified for 3 years.

The CMA is continuing to investigate whether to seek the disqualification of other directors of companies involved in the fee-fixing agreement.

The CMA has the power to seek the disqualification of an individual from

holding company directorships, under the Company Directors Disqualification Act 1986, where they have been director of a company which has breached competition law and their conduct makes them unfit to be a director.

This is the second time a disqualification has been secured on grounds that the company broke competition law, the previous case being in December 2016.

[Michael Grenfell](#), Executive Director for Enforcement at the CMA, said:

Agreeing prices with competitors is one of the most serious ways a company can break competition law, as it harms individuals, businesses and the economy.

When, as in this case, estate agents agreed among themselves commission fee rates, the effect is to stop people from shopping around for the best deal on one of the biggest financial decisions any of us make – selling a house.

Company directors have an important responsibility to ensure that their companies don't engage in illegal anti-competitive practices.

Today's news should send a clear message to directors that if their companies breach competition law they risk personal disqualification.

Notes to editors:

1. More information on this investigation including details of the CMA's full decision can be found on the [case page](#)
2. On 31 May 2017 the CMA imposed fines totalling £370,084 on 5 of the 6 agents involved- the 6th was granted immunity as part of a leniency agreement as they were the first to report the cartel to the CMA
3. The CMA is the UK's primary competition and consumer authority. It is an independent non-ministerial government department with responsibility for carrying out investigations into mergers, markets and the regulated industries and enforcing competition and consumer law
4. Under the Company Directors Disqualification Act 1986, the CMA has the power to apply to the court for an order disqualifying a director from holding company directorships or performing certain roles in relation to a company for a specified period if a company of which he or she is a director has breached competition law. The Act also allows the CMA to accept a disqualification undertaking from a director instead of bringing proceedings. A disqualification undertaking has the same legal effect as a disqualification order

5. The Competition Act 1998 prohibits agreements, practices and conduct that may have a damaging effect on competition in the UK. The Chapter I prohibition in the Act prohibits anti-competitive agreements and concerted practices between businesses ('undertakings') which have as their object or effect the prevention, restriction or distortion of competition within the UK. Any business found to have infringed the Competition Act 1998 can be fined up to 10% of its annual worldwide group turnover
6. 3 out of the 6 estate agents qualified for [leniency](#), which means the CMA will not seek disqualification against their cooperating directors, as long as the estate agents continue to comply with the terms of their leniency agreements with the CMA
7. The disqualification of Mr David Baker takes effect from 11 April 2018 for a period of 3 years and 6 months and the disqualification of Mr Julian Frost takes effect from 24 April 2018 for a period of 3 years. Mr Baker resigned as a director of Abbott and Frost on 31 January 2018
8. For more information on the CMA see our [homepage](#) or follow us on [Twitter](#), [Facebook](#) and [LinkedIn](#). Sign up to our [email alerts](#) to receive updates on Competition Act 1998 and civil cartels cases
9. Media enquiries should be directed to press@cma.gsi.gov.uk, or call 020 3738 6460

Press release: Interim Director for Serious Fraud Office announced

The Attorney General, Jeremy Wright QC MP, has today announced an update on recruitment for the next Director of the Serious Fraud Office (SFO).

David Green CB QC will leave the SFO on 20 April following 6 years as Director. David has overseen major successes and breakthroughs over recent years, including 6 convictions for rate rigging offences, the first SFO conviction after trial of a corporate entity for offences involving bribery of foreign officials and obtaining a number of high profile Deferred Prosecution Agreements.

Following a Civil Service Commission led process, a preferred candidate has been selected by the Attorney General to lead the SFO. They are currently undertaking the final stages of the appointment process and managing their

exit from their current position. We will make an announcement in due course and the new Director will take up the role later this year.

Mark Thompson, currently the SFO's Chief Operating Officer has been appointed as the Interim Director and will take on the role from 21 April.

Mark Thompson joined the SFO in 2004. He headed the SFO's Proceeds of Crime Division from 2012 to 2016 and became its Chief Finance Officer in May 2015. Prior to joining the SFO, Mark started his career as a police officer with the Metropolitan Police before qualifying as a chartered accountant in 1997 and working for the National Audit Office and KPMG Forensic.

Commenting on the decision to appoint Mark Thompson as Interim Director, the Attorney General Jeremy Wright QC MP said:

I am grateful to Mark for taking on the role of Interim Director of the SFO. Mark has a wealth of experience in tackling corruption and economic crime and he is well placed to lead the SFO effectively at such a crucial time. He will continue to work closely with the SFO's experienced General Counsel, Alun Milford.

Economic crime, at all levels, is a growing and changing threat and tackling it is a priority for the Government. The SFO will continue to undertake crucial work to investigate and prosecute some of the most serious and complex economic crime, working closely and collaboratively with other agencies.

I would like to thank David Green personally for his service and wish him well for his next endeavour.

As set out in the Criminal Justice Act 1987, the Attorney General appoints the DSFO.

David Green's term ends on 20 April. This is following a 4 year contract that was extended for 2 years.

[News story: Runaway trolley on the East Lancashire Railway](#)

At around 11:15 hours on Thursday 15 March 2018, a group of track workers were working in a possession on the East Lancashire Railway north of Ramsbottom station. They were using an un-braked trolley to transport ballast over the prevailing gradient in that area, which is between 1:264 and 1:140. In order to prevent it running away while being loaded, pieces of ballast were used as improvised scotches.

After being loaded with approximately 0.5 tonnes of ballast, the improvised scotches were removed and three members of the team began to move the trolley southwards, downhill towards Ramsbottom station. Shortly after this the trolley began to run away and the track workers were unable to stop it.

The trolley continued south until the level crossing immediately north of the station. The wooden gates at the crossing were closed across the railway allowing road traffic to pass. The trolley struck the gates and derailed, damaging and displacing one of the gates into the road and spilling ballast onto the road. Although the road was open to traffic no one was injured.

The RAIB's investigation will determine the sequence of events and include consideration of:

- the planning of the work and actions of those involved
- the training and competence of those involved
- the management of the condition and use of trolleys on the railway
- any underlying management factors

Our investigation is independent of any investigation by the railway industry, or by the industry's regulator, the [Office of Rail and Road](#).

We will publish our findings, including any recommendations to improve safety, at the conclusion of our investigation. This report will be available on our website.

You can [subscribe](#) to automated emails notifying you when we publish our reports.

[Press release: 17-year bans for claims management bosses after breaching regulations](#)

Clifford Martin Stanford has been disqualified from acting as a director for 11 years for his conduct as director of Cerys-Angharad Ltd (Cerys) and Ifonic Plc (Ifonic).

And Timothy Mark Schubert has also been disqualified from acting as a director for 6 years in relation to his conduct as a director of Ifonic.

The order disqualifying the directors was made in the High Court on 27 November 2017 by Deputy Registrar Kyriakides.

The Insolvency Service found that members of the public had complained to Trading Standards and the Ministry of Justice (MOJ) about Cerys, which

resulted in the MOJ conducting an investigation into the company's claims management procedures.

It was found that Cerys engaged in unfair trading practices in breach of the Conduct of Authorised Persons Rules 2006 and 2013 ("COAPRs") and had failed to comply with the Compensation (Claims Management Services) Regulations 2006.

Cerys misled the public in sales calls regarding claims services offered, fees charged and cancellations. Services paid for by customers were not provided and fees were deducted from customers without their authorisation. Customers also complained of Cerys' failure to issue a refund of up-front fees paid.

Despite the MOJ issuing warnings, the company failed to rectify the breaches, resulting in Cerys voluntarily surrendering its authorisation to provide claims management services.

The Insolvency Service then looked into the activities of Ifonic and found that following the closure of Cerys in March 2014, Ifonic acquired over 4,000 of Cerys' existing clients and promised to honor the terms and conditions of their contracts including an assurance that all those due a refund of fees would be paid. Ifonic also entered a number of contracts with new clients.

However, existing and new clients of Ifonic experienced similar problems to those at Cerys and submitted complaints to the Legal Ombudsman and the MOJ.

The complaints received included claims that Ifonic provided misleading information in sales calls, had failed to address complaints and provide the service customers had paid for, taken unauthorised payments from customers and failed to issue refunds of up-front fees to customers who had cancelled their contracts within the cooling-off period.

The Insolvency Service found that similar to Cerys, Ifonic engaged in unfair trading practices in breach of the Conduct of Authorised Persons Rules 2013 and 2014 ("COAPRs") and therefore failed to comply with the Compensation (Claims Management Services) Regulations 2006.

Despite the MOJ issuing warnings, Ifonic failed to rectify the breaches, resulting in Ifonic voluntarily surrendering its authorisation to provide claims management services.

Robert Clarke, Investigations Group Leader at the Insolvency Service said:

The Compensation (Claims Management Services) Regulations 2006 provide protection to the general public from unfair sales techniques by agents for companies operating within the claims management sector.

When company directors do not comply with legislation that is

designed to protect customers and avoidable losses result, the Insolvency Service will seek lengthy periods of disqualification.

This should serve as a warning to other directors who may feel tempted to breach customer protection legislation. The Insolvency Service will rigorously pursue directors who deliberately mislead and breach the trust of customers.

The Insolvency Service is grateful for the assistance provided by The Ministry of Justice, Trading Standards and The Legal Ombudsman in achieving this outcome.

Mr Clifford Martin Stanford is of Swansea and his date of birth is October 1954.

Mr Timothy Mark Schubert is of Swansea and his date of birth is November 1982.

The disqualification orders were pronounced by Deputy Registrar Kyriakides. Simon McLoughlin appeared as counsel, for the Secretary of State and the defendants neither appeared nor were represented.

Cerys-Angharad Ltd (CRN 07073557) which was incorporated on 12 November 2009, traded in claims management: cold calling members of the public and offering claims management services including mis-sold payment protection insurance and mortgages. Cerys traded from Princess House, Princess Way, Swansea, SA1 3LW. Cerys ceased trading on 20 March 2014 and was dissolved on 5 January 2016.

Ifonic Plc (CRN 03772954) was placed into Creditors' Voluntary Liquidation (CVL) on 17 June 2015 with a deficiency as regards creditors of £600,243. The company which was incorporated on 19 May 1999, traded in claims management, offering claims management services including mis-sold payment protection insurance and bank charges reclaims. Ifonic traded from 3rd Floor, Princess House, Princess Way, Swansea, SA1 3LW.

On 27 November 2017, Disqualification Orders were made against Mr Stanford and Mr Schubert on behalf of the Secretary of State, effective from 18 December 2017, for a period of 11 and 6 years respectively.

A disqualification order has the effect that without specific permission of a court, a person with a disqualification cannot:

- act as a director of a company
- take part, directly or indirectly, in the promotion, formation or management of a company or limited liability partnership
- be a receiver of a company's property

Disqualification undertakings are the administrative equivalent of a disqualification order but do not involve court proceedings.

Persons subject to a disqualification order are bound by a [range of other restrictions](#).

The Insolvency Service, an executive agency sponsored by the Department for Business, Energy and Industrial Strategy (BEIS), administers the insolvency regime, and aims to deliver and promote a range of investigation and enforcement activities both civil and criminal in nature, to support fair and open markets. We do this by effectively enforcing the statutory company and insolvency regimes, maintaining public confidence in those regimes and reducing the harm caused to victims of fraudulent activity and to the business community, including dealing with the disqualification of directors in corporate failures.

BEIS' mission is to build a dynamic and competitive UK economy that works for all, in particular by creating the conditions for business success and promoting an open global economy. The Criminal Investigations and Prosecutions team contributes to this aim by taking action to deter fraud and to regulate the market. They investigate and prosecute a range of offences, primarily relating to personal or company insolvencies. The agency also authorises and regulates the insolvency profession, assesses and pays statutory entitlement to redundancy payments when an employer cannot or will not pay employees, provides banking and investment services for bankruptcy and liquidation estate funds and advises ministers and other government departments on insolvency law and practice.

Further information about the work of the Insolvency Service, and how to complain about financial misconduct, is [available](#).

Media enquiries for this press release – 020 7637 6498 or 020 7596 6187

You can also follow the Insolvency Service on: